



Comparison of Traditional and Modified Benefit Options Professional Unit (SEIU)

ALL BENEFITS ARE PER PAY PERIOD UNLESS OTHERWISE NOTED

Refer to your MOU for classifications eligible to elect the Modified Benefit Option (MBO)																																																										
Representation	SEIU Local 721																																																									
Contract Date	2016-2019																																																									
Modified Benefit Option (MBO) Wage Differential	<p>The MBO provides an additional \$1.75 per hour above the base rate of pay for all paid hours.</p> <p><i>This is the equivalent of up to an additional \$140 per pay period or \$3,640 per year for an 80 hour employee.</i></p> <p>Additionally, the \$1.75 per hour will be considered as part of the base hourly rate when calculating:</p> <ul style="list-style-type: none">• Overtime• Retirement Benefit Amount• County contribution to the Retirement Medical Trust (RMT)*• Sick leave cash-outs pursuant to RMT Article, and• Leave cash-outs <p>Employees who select the MBO must commit to work a minimum of 1,560 hours per calendar year.</p> <p>*Employees who enroll in the MBO and the BlueShield Bronze PPO and receive a County match on their FSA are not eligible for the County contribution to RMT.</p>																																																									
Health and Welfare																																																										
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Benefit Level	Full Time (61 - 80 hours)	Full Time (60 – 80 hours)																																																								
County Contribution towards the cost of Medical Insurance	Employee Only \$198.82 Employee +1 \$341.30 Employee +2 \$482.94	Employee Only \$141.16 Employee +1 \$279.87 Employee +2 \$396.01																																																								
<i>Also known as Medical Premium Subsidy or MPS</i>																																																										
Medical Plan Options	<table><thead><tr><th>Plan</th><th>Employee Cost Per Pay Period</th></tr></thead><tbody><tr><td>Employee Only</td><td></td></tr><tr><td>Blue Shield HMO</td><td>\$60.60</td></tr><tr><td>Blue Shield Access + HMO</td><td>\$26.58</td></tr><tr><td>Blue Shield PPO</td><td>\$282.86</td></tr><tr><td>Kaiser Permanente HMO</td><td>\$100.03</td></tr><tr><td>Kaiser Choice HMO</td><td>\$60.72</td></tr><tr><td>Employee + 1</td><td></td></tr><tr><td>Blue Shield HMO</td><td>\$175.54</td></tr><tr><td>Blue Shield Access + HMO</td><td>\$107.51</td></tr><tr><td>Blue Shield PPO</td><td>\$638.28</td></tr><tr><td>Kaiser Permanente HMO</td><td>\$254.39</td></tr><tr><td>Kaiser Choice HMO</td><td>\$175.77</td></tr></tbody></table>	Plan	Employee Cost Per Pay Period	Employee Only		Blue Shield HMO	\$60.60	Blue Shield Access + HMO	\$26.58	Blue Shield PPO	\$282.86	Kaiser Permanente HMO	\$100.03	Kaiser Choice HMO	\$60.72	Employee + 1		Blue Shield HMO	\$175.54	Blue Shield Access + HMO	\$107.51	Blue Shield PPO	\$638.28	Kaiser Permanente HMO	\$254.39	Kaiser Choice HMO	\$175.77	<table><thead><tr><th>Plan</th><th>Employee Cost Per Pay Period</th></tr></thead><tbody><tr><td>Employee Only</td><td></td></tr><tr><td>Blue Shield Bronze PPO</td><td>\$6.35</td></tr><tr><td>Blue Shield HMO</td><td>\$118.26</td></tr><tr><td>Blue Shield Access + HMO</td><td>\$84.24</td></tr><tr><td>Blue Shield PPO</td><td>\$340.52</td></tr><tr><td>Kaiser Permanente HMO</td><td>\$157.69</td></tr><tr><td>Kaiser Choice HMO</td><td>\$118.38</td></tr><tr><td>Employee + 1</td><td></td></tr><tr><td>Blue Shield Bronze PPO</td><td>\$13.14</td></tr><tr><td>Blue Shield HMO</td><td>\$236.97</td></tr><tr><td>Blue Shield Access + HMO</td><td>\$168.94</td></tr><tr><td>Blue Shield PPO</td><td>\$699.71</td></tr><tr><td>Kaiser Permanente HMO</td><td>\$315.82</td></tr><tr><td>Kaiser Choice HMO</td><td>\$237.20</td></tr></tbody></table>	Plan	Employee Cost Per Pay Period	Employee Only		Blue Shield Bronze PPO	\$6.35	Blue Shield HMO	\$118.26	Blue Shield Access + HMO	\$84.24	Blue Shield PPO	\$340.52	Kaiser Permanente HMO	\$157.69	Kaiser Choice HMO	\$118.38	Employee + 1		Blue Shield Bronze PPO	\$13.14	Blue Shield HMO	\$236.97	Blue Shield Access + HMO	\$168.94	Blue Shield PPO	\$699.71	Kaiser Permanente HMO	\$315.82	Kaiser Choice HMO	\$237.20
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<i>Employee cost for medical insurance depends on the plan you choose and how many dependents you cover.</i>																																																										
Rates effective July 20, 2019																																																										

	Employee +2 Blue Shield HMO \$247.57 Blue Shield Access + HMO \$151.30 Blue Shield PPO \$1036.39 Kaiser Permanente HMO \$359.11 Kaiser Choice HMO \$247.88	Employee +2 Blue Shield Bronze PPO \$17.76 Blue Shield HMO \$334.50 Blue Shield Access + HMO \$238.23 Blue Shield PPO \$1,123.32 Kaiser Permanente HMO \$446.04 Kaiser Choice HMO \$334.81																
Grandfathered County Contribution towards the cost of Medical Insurance <i>**For employees who were hired or entered unit prior to June 24, 2014, and elected and maintained Employee only coverage in these plans</i>	Employee Only \$230.25	Employee Only \$163.87																
Grandfathered <i>Out of Pocket Costs**</i>	<table><tr><td><u>Plan</u></td><td><u>Employee Cost</u> <u>Per Pay Period</u></td></tr><tr><td>Employee Only</td><td></td></tr><tr><td>Blue Shield PPO</td><td>\$251.43</td></tr><tr><td>Kaiser Permanente HMO</td><td>\$68.60</td></tr></table>	<u>Plan</u>	<u>Employee Cost</u> <u>Per Pay Period</u>	Employee Only		Blue Shield PPO	\$251.43	Kaiser Permanente HMO	\$68.60	<table><tr><td><u>Plan</u></td><td><u>Employee Cost</u> <u>Per Pay Period</u></td></tr><tr><td>Employee Only</td><td></td></tr><tr><td>Blue Shield PPO</td><td>\$317.81</td></tr><tr><td>Kaiser Permanente HMO</td><td>\$134.98</td></tr></table>	<u>Plan</u>	<u>Employee Cost</u> <u>Per Pay Period</u>	Employee Only		Blue Shield PPO	\$317.81	Kaiser Permanente HMO	\$134.98
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Dental Premium Subsidy (DPS)	\$9.46																	
Medical Opt-Out	Before 07/23/05- \$133.85 On or After 07/23/05- \$40.00																	
Medical Waive	Before 07/23/05- \$190.00 On or After 07/23/05- \$40.00																	
Vision	Employer Paid for Employee Only Coverage																	
Life Insurance – Employer Paid	\$35,000																	
Voluntary Term Life	Employee: \$10,000 - \$700,000 Spouse/Domestic Partner: \$10,000 - \$250,000 Child(ren): \$5,000 - \$20,000																	
Voluntary AD&D	Employee: \$10,000 - \$250,000 Spouse/Domestic Partner: \$5,000 - \$125,000 Child(ren): \$3,125 - \$25,000																	
Leave Provisions **Note: Leave time shall accrue on a pro-rata basis based on hours coded. Accrual hours listed below are based on 80 hours worked in a pay period.																		
	If TBO elected	If MBO elected																
Paid Time Off (PTO)** <i>For employees in classifications that are Regularly Scheduled to Work Holidays</i>	Not Eligible	<u>10,400 Service Hours or Less</u> Accrual: 6.93 hours/pay period Max Unused PTO Balance: 270 hours Max Unused Vacation and PTO: 320 hours <u>More than 10,400 Service Hours</u> Accrual: 8.31 hours/pay period Max Unused PTO Balance: 324 hours Max Unused Vacation and PTO: 404 hours																

Paid Time Off (PTO)** <i>For employees in classifications that are Not Regularly Scheduled to Work Holidays</i>	Not Eligible	<u>8,320 Service Hours or Less</u> Accrual: 4.31 hours/pay period Max Unused PTO Balance: 169 hours Max Unused Vacation and PTO: 201 hours <u>8,321 through 18,720 Service Hours</u> Accrual: 5.85 hours/pay period Max Unused PTO Balance: 229 hours Max Unused Vacation and PTO: 272 hours <u>Over 18,720 Service Hours</u> Accrual: 7.39 hours/pay period Max Unused PTO Balance: 289 hours Max Unused Vacation and PTO: 343 hours
Vacation**	<u>8,320 Service Hours or Less</u> Accrual: 3.07 hours/pay period Max Unused Vacation Balance: 160 hours <u>8,321 through 18,720 Service Hours</u> Accrual: 4.61 hours/pay period Max Unused Vacation Balance: 240 hours <u>More than 18,720 Service Hours</u> Accrual: 6.15 hours/pay period Max Unused Vacation Balance: 320 hours Cash-out option up to 60 hours/year if 80 hours of vacation used in previous year	Refer to PTO Benefit
Sick**	3.39 hours/pay period	Refer to PTO Benefit
Bereavement	2 days per occurrence (3 if traveling > 1,000 miles)	
Holiday <i>Employees in classifications that are Regularly Scheduled to Work Holidays</i>	13 + 1 Floating/year	Employee shall be paid two times their base salary rate for hours worked on 10 recognized holidays. No holiday leave shall accrue. <i>Refer to MOU for specific holidays.</i>
Holiday <i>Employees in Classifications that are Not Regularly Scheduled to Work Holidays</i>	13 + 1 Floating/year	13 per year Not eligible for floating holiday. Not eligible to be paid two times base salary rate for hours worked on holiday.
Annual	SUP ONLY - 40 hours/per year, no cash-out option (use it or lose it)	
Administrative	MGMT ONLY – 80 hours/year, w/cash-out option SUP ONLY – 40 hours/year, w/cash-out option	
Perfect Attendance Leave	Annual Gym Membership Reimbursement up to \$299 -OR- 16 hours Perfect Attendance Leave	Not Eligible
Retirement		
	If TBO elected	If MBO elected
<u>Tier 1</u>	2.0% at age 55	

(Hired prior to 1/1/2013, reciprocity provision may apply)		
Tier 2 (Hired on or after 1/1/2013, reciprocity provision may apply)	2.5% at age 67	
Retirement - Other		
	If TBO elected	If MBO elected
457(b) Eligible to enroll at any time	Employees shall be eligible to participate upon hire. After one year of continuous service in a regular position, County will match half the employee contribution up to .5%.	Employees shall be eligible to participate, but shall not receive a County match.
Retirement Medical Trust Fund - Sick Leave Conversion	Upon separation from the County, employees who have 10 or more years participation with SBCERA and/or other public retirement system(s) will have their unused sick leave converted to the Retirement Medical Trust based on the conversion table in the applicable Memoranda of Understanding. Note (MBO Only): Upon separation from County employment any unused PTO balance shall not be eligible to convert to the Retirement Medical Trust. The employee shall be compensated for such unused PTO hours pursuant to the MOU.	
Retirement Medical Trust Fund – County Contribution	<u>County Contribution, based on continuous years of service:</u> 10-14 years = 1.00% of bi-weekly base salary 15-19 years = 1.25% of bi-weekly base salary 20+ years = 1.50% of bi-weekly base salary	<u>County Contribution, based on continuous years of service:</u> 10-14 years = 1.00% of bi-weekly base salary 15-19 years = 1.25% of bi-weekly base salary 20+ years = 1.50% of bi-weekly base salary <i>Not eligible for County contribution if enrolled in BlueShield Bronze PPO and receiving FSA County match.</i>
Other		
	If TBO elected	If MBO elected
529 Education Savings Plan	Eligible	
Annual Tuition Reimbursement	\$400/year	
Dependent Care Assistance Plan (DCAP)	Eligible	
Flexible Spending Account (FSA)	Annual Maximum: \$2,700 or \$103.84 per pay period for 26 pay periods	Annual Maximum: \$2,700 or \$103.84 per pay period for 26 pay periods Plus, employee will receive up to \$25/pay period County match or \$650 annually , if Blue Shield Bronze PPO plan is elected. County match will be credited on a quarterly basis.
Qualified Transportation Plan	Pre-tax deductions of up to \$265/month for qualified transportation (commuter) expenses.	
Short Term Disability	55% up to \$1,252/week	